

<i>SERFF Tracking Number:</i>	<i>AMLC-126457018</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United American Insurance Company</i>	<i>State Tracking Number:</i>	<i>44576</i>
<i>Company Tracking Number:</i>	<i>2010ARUAPRE</i>		
<i>TOI:</i>	<i>MS021 Individual Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS021.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>2010 UA Individual Pre-standardized Rate Filing</i>		
<i>Project Name/Number:</i>	<i>2010 Annual Rate Filing/2010ARUAPRE</i>		

Filing at a Glance

Company: United American Insurance Company

Product Name: 2010 UA Individual Pre-standardized Rate Filing SERFF Tr Num: AMLC-126457018 State: Arkansas

TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed-Approved-Closed State Tr Num: 44576

Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized Co Tr Num: 2010ARUAPRE State Status: Approved-Closed

Filing Type: Rate

Author: Sue Fisher

Date Submitted: 01/14/2010

Reviewer(s): Stephanie Fowler

Disposition Date: 02/02/2010

Disposition Status: Approved-Closed

Implementation Date Requested: 03/01/2010

Implementation Date: 03/01/2010

State Filing Description:

General Information

Project Name: 2010 Annual Rate Filing

Project Number: 2010ARUAPRE

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: A filing was submitted to Nebraska our state of Domicile on 01-11-2010 and is pending review

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 02/02/2010

Created By: Sue Fisher

Corresponding Filing Tracking Number:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 15%

Filing Status Changed: 02/02/2010

Deemer Date:

Submitted By: Sue Fisher

Filing Description:

2010 Annual Rate Filing for Individual Pre-Standardized Medicare Supplement Policy Forms DMC, DMXCO, DMXCU, MAXC, MAXC+, MC1, MC3, MC7, MCCAT, MMS and MVXC

An Actuarial Memorandum, premium rate schedule, and other supporting documentation are provided for your

SERFF Tracking Number: AMLC-126457018 State: Arkansas
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 Company Tracking Number: 2010ARUAPRE
 TOI: MS021 Individual Medicare Supplement - Pre- Sub-TOI: MS021.000 Medicare Supplement - Pre-
 Standardized Standardized
 Product Name: 2010 UA Individual Pre-standardized Rate Filing
 Project Name/Number: 2010 Annual Rate Filing/2010ARUAPRE
 consideration.

The attached Rate Filing Summary indicates that we are requesting a 15% rate revision on the above referenced policy forms.

Company and Contact

Filing Contact Information

Sue Fisher, Rate Compliance Specialist sfisher@torchmarkcorp.com
 3700 S. Stonebridge Drive 972-569-3241 [Phone]
 McKinney, TX 75070 972-569-3679 [FAX]

Filing Company Information

United American Insurance Company CoCode: 92916 State of Domicile: Nebraska
 P.O. Box 8080 Group Code: 290 Company Type: Life and Health
 McKinney, TX 75070-8080 Group Name: Liberty National State ID Number:
 (972) 529-5085 ext. [Phone] FEIN Number: 73-1128555

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 \$50.00 fee for pre-standardized closed block of business grouped together
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United American Insurance Company	\$50.00	01/14/2010	33538401

SERFF Tracking Number:	AMLC-126457018	State:	Arkansas
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Product Name:	2010 UA Individual Pre-standardized Rate Filing		
Project Name/Number:	2010 Annual Rate Filing/2010ARUAPRE		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	02/02/2010	02/02/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	2010 UA PRE Supporting Documents	Sue Fisher	01/21/2010	01/21/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
2010 UA Pre-Standardized Annual Rate Filing	Note To Reviewer	Sue Fisher	01/21/2010	01/21/2010

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Disposition

Disposition Date: 02/02/2010

Implementation Date: 03/01/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after March 1, 2010. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
United American Insurance Company	15.000%	15.000%	\$	67	\$	15.000%	15.000%

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<i>Company Tracking Number:</i>	<i>2010ARUAPRE</i>		
<i>TOI:</i>	<i>MS02I Individual Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS02I.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>2010 UA Individual Pre-standardized Rate Filing</i>		
<i>Project Name/Number:</i>	<i>2010 Annual Rate Filing/2010ARUAPRE</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	No
Supporting Document (revised)	2010 UA PRE Supporting Documents	Accepted for Informational Purposes	No
Supporting Document	2010 UA PRE Supporting Documents	Replaced	No
Rate	2010 UA PRE Rate Pages	Approved	Yes

Note To Reviewer

Sue Fisher on 01/21/2010 11:10 AM

Stephanie Fowler

02/02/2010 01:34 PM

2010 UA Pre-Standardized Annual Rate Filing

Replaced Nationwide Projections and Parameters page with corrected page.

SERFF Tracking Number: AMLC-126457018 State: Arkansas
Filing Company: United American Insurance Company State Tracking Number: 44576
Company Tracking Number: 2010ARUAPRE
TOI: MS02I Individual Medicare Supplement - Pre- Sub-TOI: MS02I.000 Medicare Supplement - Pre-
Standardized Standardized
Product Name: 2010 UA Individual Pre-standardized Rate Filing
Project Name/Number: 2010 Annual Rate Filing/2010ARUAPRE

Amendment Letter

Submitted Date: 01/21/2010

Comments:

Replaced Nationwide Projections and Parameters page with corrected page.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: 2010 UA PRE Supporting Documents

Comment: Replaced Nationwide Projections and Parameters page with corrected page.

2010 AR Rate Filing Summary Page.pdf

2010 AR Rate History.pdf

2010 NW UA PRE Experience E & I.pdf

2010 UA PRE Projection and Parameters-Revised 1.20.10.pdf

SERFF Tracking Number:	AMLC-126457018	State:	Arkansas
Filing Company:	United American Insurance Company	State Tracking Number:	44576
Company Tracking Number:	2010ARUAPRE		
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Product Name:	2010 UA Individual Pre-standardized Rate Filing		
Project Name/Number:	2010 Annual Rate Filing/2010ARUAPRE		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	12.000%
Effective Date of Last Rate Revision:	01/01/2009
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
United American Insurance Company	15.000%	15.000%		67		15.000%	15.000%

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 02/02/2010	2010 UA PRE Rate Pages	DMC, DMXCO, DMXCU, MAXC, MAXC+, MC1, MC3, MC7, MCCAT, MMS and MVXC	Revised	Previous State Filing Number: Percent Rate Change Request:	40683 15.000 2010 AR UA PRE Rate Pages.pdf

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form DMC

2010 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 64 and Under	\$5,060	\$5,819
Modal Premium Factors:		
Semi-Annual	= Annual * .520 (rounded to near dollar)	
Quarterly	= Annual * .265 (rounded to near dollar)	
Monthly	= Annual / 11 (rounded to near dollar)	
For Company Use: Plan Code 195		

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form DMXC - Ages 65 & Over

2010 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$1,574	\$1,810
Modal Premium Factors:		
Semi-Annual	= Annual * .520 (rounded to near dollar)	
Quarterly	= Annual * .265 (rounded to near dollar)	
Monthly	= Annual / 11 (rounded to near dollar)	
For Company Use: Plan Code 449		

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form DMXC - Ages 64 & Under

2010 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 64 and Under	\$3,300	\$3,795
Modal Premium Factors:		
Semi-Annual	= Annual * .520 (rounded to near dollar)	
Quarterly	= Annual * .265 (rounded to near dollar)	
Monthly	= Annual / 11 (rounded to near dollar)	
For Company Use: Plan Code 448		

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MAXC

2010 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$3,799	\$4,369
Modal Premium Factors:		
Semi-Annual	= Annual * .520 (rounded to near dollar)	
Quarterly	= Annual * .265 (rounded to near dollar)	
Monthly	= Annual / 11 (rounded to near dollar)	
For Company Use: Plan Code 515		

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MAXC+

2010 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$3,300	\$3,795
Modal Premium Factors:		
Semi-Annual	= Annual * .520 (rounded to near dollar)	
Quarterly	= Annual * .265 (rounded to near dollar)	
Monthly	= Annual / 11 (rounded to near dollar)	
For Company Use: Plan Code 637		

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MC1

2010 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates For Policies Issued with Issue Age Rates

Benefit Description	Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
BASIC	Ages 65 and Over	\$3,564	\$4,099
OPT A	Ages 65 and Over	\$4,635	\$5,330
OPT B	Ages 65 and Over	\$3,898	\$4,483
OPT AB	Ages 65 and Over	\$4,968	\$5,713

Modal Premium Factors:

Semi-Annual	=	Annual	*	.520	(rounded to near dollar)
Quarterly	=	Annual	*	.265	(rounded to near dollar)
Monthly	=	Annual	/	11	(rounded to near dollar)

For Company Use:	Plan Code 192 BASIC
	Plan Code 190 OPT A
	Plan Code 193 OPT B
	Plan Code 191 OPT AB

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MC3

2010 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates For Policies Issued with Issue Age Rates

Benefit Description	Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
BASIC	Ages 65 and Over	\$3,716	\$4,273
OPT A	Ages 65 and Over	\$4,738	\$5,449
OPT B	Ages 65 and Over	\$4,011	\$4,613
OPT AB	Ages 65 and Over	\$5,033	\$5,788

Modal Premium Factors:

Semi-Annual	=	Annual	*	.520	(rounded to near dollar)
Quarterly	=	Annual	*	.265	(rounded to near dollar)
Monthly	=	Annual	/	11	(rounded to near dollar)

For Company Use:	Plan Code 184 BASIC
	Plan Code 182 OPT A
	Plan Code 185 OPT B
	Plan Code 183 OPT AB

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MC7

2010 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$2,360	\$2,714
Modal Premium Factors:		
Semi-Annual	= Annual * .520 (rounded to near dollar)	
Quarterly	= Annual * .265 (rounded to near dollar)	
Monthly	= Annual / 11 (rounded to near dollar)	
For Company Use: Plan Code 610		

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MCCAT

2010 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$4,423	\$5,086
Modal Premium Factors:		
Semi-Annual	= Annual * .520 (rounded to near dollar)	
Quarterly	= Annual * .265 (rounded to near dollar)	
Monthly	= Annual / 11 (rounded to near dollar)	
For Company Use: Plan Code 353		

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MMS

2010 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$5,322	\$6,120
Modal Premium Factors:		
Semi-Annual	= Annual * .520 (rounded to near dollar)	
Quarterly	= Annual * .265 (rounded to near dollar)	
Monthly	= Annual / 11 (rounded to near dollar)	
For Company Use: Plan Code 742		

UNITED AMERICAN INSURANCE COMPANY

McKinney, Texas

Policy Form MVXC

2010 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
Ages 65 and Over	\$4,371	\$5,027
Modal Premium Factors:		
Semi-Annual	= Annual * .520 (rounded to near dollar)	
Quarterly	= Annual * .265 (rounded to near dollar)	
Monthly	= Annual / 11 (rounded to near dollar)	
For Company Use: Plan Code 570		